

What is the Earned Income Tax Credit (EITC)?

The EITC is a refundable tax credit that **may** be worth up to \$5,465 to you and your family depending on your income and family size.

If Your Annual Income Is	Sample EITC Refunds for 2003		
	With No Children	With One Child	With Two Children
\$ 5,000	\$497	\$2,222	\$2,613
\$12,000	0	\$3,311	\$5,465
\$20,000	0	\$2,003	\$3,741
\$25,000	0	\$ 965	\$2,373
\$30,000	0	0	\$1,004

BUT YOU MUST FILE A TAX RETURN TO GET IT!

CFRC's Money Central helps by providing FREE QUALITY tax assistance at ten centers throughout New York City.

If you meet the income limits, we'll complete your taxes for FREE and help you get the EITC and other credits.

* Who is eligible for free tax assistance?

You are eligible if:

- You have dependent children and earned **less than \$35,000**
- You do not have dependent children and earned **less than \$15,000**

Are there other tax credits available?

Yes. You may also qualify for the Child Tax Credit worth up to \$1,000 per child and credits for childcare and education expenses.

What if I don't have a Social Security number?

You may still be eligible to get money back by obtaining an Individual Taxpayer Identification Number (ITIN).

FREE QUALITY tax assistance* at a **MONEY CENTRAL** near you!
CALL TOLL FREE 1 866 WAGE PLUS (1-866-924-3758) or call 311, NYC's helpline

January 20 – April 15, 2004 Monday – Thursday, 3 – 8; Saturday, 10 – 6 except where noted

(Friday and Sunday hours will be available in February. Please call our toll free number for details.)

In the Bronx

FORDHAM: 1199SEIU TRAINING CENTER

2514 Creston Avenue, around the back of the former Caldor's on the corner of Fordham Road and Grand Concourse
Subway: 4, B, D to Fordham Road

SOUTH BRONX (THE HUB)

337 East 149th Street between Morris and Courtlandt Avenues
Subway: 2, 5 to 149th Street and Third Avenue

In Brooklyn

BED-STUY: CARVER BANK

1281 Fulton Street, corner of Nostrand Avenue
Subway: A to Nostrand Avenue
HOURS: M - Th, 4 - 8; Sat, 10 - 6

DOWNTOWN: INDEPENDENCE COMMUNITY BANK

138 Court Street at Atlantic Avenue next to the bank
Subway: M, N, R, W to Court Street; 2, 3, 4, 5 to Borough Hall

SUNSET PARK: LUTHERAN MEDICAL FAMILY SUPPORT CENTER

6025 Sixth Avenue, corner of 60th Street
Subway: N, R to 59th Street
HOURS: M - Th, 4 - 8; Sat, 10 - 6

In Manhattan

HARLEM: CFRC FOOD & FINANCE CENTER

284 St. Nicholas Avenue between 124th and 125th Streets, on Harlem USA block
Subway: 2, 3, A, B, C, D to 125th Street
HOURS: M - F, 11 - 8; Sat, 10 - 6; Sun, 1 - 6

MIDTOWN: 1199SEIU NBF

330 West 42nd Street, 9th floor, between 8th and 9th Avenues
Subway: 1, 2, 3, 7, 9, A, B, C, D, N, R, W to Times Square
HOURS: M - Th, 4 - 8; Sat, 10 - 6

WASHINGTON HEIGHTS: NORTHERN MANHATTAN IMPROVEMENT CORPORATION

76 Wadsworth Avenue, 2nd floor, between 176th and 177th Streets
Subway: 1, 9 to 181st Street; A to 175th Street

In Queens

JACKSON HEIGHTS

94-16 Roosevelt Avenue, 2nd floor, corner of 94th Street
Subway: 7 to Junction Boulevard

JAMAICA: FIRST PRESBYTERIAN CHURCH

89-60 164th Street between Jamaica and 89th Avenues
Subway: E, J, Z to Jamaica Center; F to 169th Street

What You Need to Bring

- Social Security cards (you **must** bring an original card, a copy of the card or a copy of last year's tax return) or ITINs; and dates of birth for yourself and all family members you are claiming.
- W-2s for **all** jobs you held in 2003 and any other tax-related documents.
- Form 1099-G, if you received unemployment insurance in 2003.
- Form 1099-INT, if you received interest from a bank account in 2003.
- If you are claiming childcare expenses, documentation of expenses and childcare agency's ID or Social Security number of provider.
- If you are filing your taxes with a spouse, please bring your spouse.
- A sample check, if you want direct deposit of your refund.
- A photo ID, if you wish to open a savings account and receive your refund in 7-10 days.

N o a p p o i n t m e n t n e c e s s a r y

Other services provided at MONEY CENTRAL

At CFRC's Money Central you'll also be able to:

- **Direct deposit your refund.** If you have a bank account, you'll be able to get your refund in **7-10 days**.
- **Get back taxes done.** Beginning in March 2004, you can get back taxes done for up to 3 years prior to current year.
- **Obtain an ITIN.** If you don't have a Social Security number, we will help you apply for an ITIN. Assistance is available on Wednesdays at our South Bronx, Sunset Park, Harlem, Washington Heights and Jackson Heights locations.
- **Open a savings account.** We've partnered with local banks and credit unions to help you save the money you earn. Usually no fee and no minimum balance are required.
- **Access Food Stamps and health insurance.** You can find out if you qualify for Food Stamp benefits and get help obtaining free or low-cost health insurance.
- **Get farm fresh food.** Invest a small amount to receive fresh fruits and vegetables every week from June through November. You'll pay less than you do at most groceries.

Here's what people have to say about CFRC's MONEY CENTRAL...

"I got my taxes done at Money Central and they treated me well! I received the Earned Income Tax Credit and am very happy with the extra money I got."

Portia A., working mother of three, Brooklyn, NY

"I definitely would recommend Money Central to my friends...the service was fast, professional and the staff was courteous! I was so happy I got extra money back this year, which will help me pay my bills and now I can put some away in savings."

Cleopatra B., working, single mother of two, Brooklyn, NY

"I used to pay over \$200 to get my taxes done and at Money Central I got it done for free."

Alicia A., working, single mother of two, Bronx, NY



Promoting access to nutritious food and adequate income
www.cfrcnyc.org

CALL TOLL FREE 1 866 WAGE PLUS
(1-866-924-3758) or call 311, NYC's helpline

FREE QUALITY Tax Assistance

**It's Your Money,
Come and Get It**

CFRC's Money Central Will Help



CALL TOLL FREE
1 866 WAGE PLUS
(1-866-924-3758)